



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of: )  
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Joseph GIORDANO et al. ) Group Art Unit: 2165  
)  
Application Number: 10/083,249 ) Examiner: To Be Assigned  
)  
Filed: February 27, 2002 )  
)  
For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

**RESPONSE TO NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Responsive to the attached U.S. Patent and Trademark Office "Notice of Incomplete Reply (Nonprovisional)" mailed May 20, 2002, Applicant is submitting herewith a copy of the Notice of Incomplete Reply and nineteen (19) sheets of substitute drawings.

In the event there is a fee in connection with this submission, please charge to Deposit Account No. 50-0206. Entry of this document should complete the filing formalities, and fully satisfy the Notice mailed May 20, 2002.

Respectfully submitted,

Dated: June 20, 2002

By: David H. Milligan

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